

CLAIMS:

What is claimed is:

1. A method for automatically authorizing a remote point of purchase action at a facility which permits such actions, said method comprising the steps of:

storing selections made by an authorized user during a previous transaction;

prompting a user with options during a current transaction at the facility;

comparing options selected by the user with prestored selections;

requiring the user to answer a security-related question if the options selected by the user are inconsistent with the prestored selections; and

thereafter permitting the current transaction only if the user correctly answers said security-related question.

2. The method of claim 1 wherein the step of storing selections comprises generating a user profile of selections made by the user during the last  $n$  transactions.

3. The method of claim 1 wherein the step of storing selections comprises storing selections made by the user at a plurality of facilities.

1 4. The method of claim 1 wherein the step of storing  
2 selections comprises storing selections made by the user  
3 while using a credit or debit card.

1 5. The method of claim 1 wherein the step of storing  
2 selections comprises storing selections made by the user  
3 while using a plurality of credit or debit cards, wherein  
4 each of the credit or debit cards has a different account  
5 number.

1 6. The method of claim 1 wherein the step of requiring  
2 the user to answer a security-related question requires  
3 the user's current selections to be substantially  
4 inconsistent with the prestored selections.

1 7. The method of claim 1 wherein the step of requiring  
2 the user to answer a security-related question is  
3 predicated on the user's current selections being  
4 identical to the prestored selections.

1 8. The method of claim 1 wherein the step of requiring  
2 the user to answer a security-related question entails  
3 requiring the user to answer a plurality of security-  
4 related questions, and wherein the step of permitting the  
5 current transaction requires the user to answer each of  
6 the security-related questions correctly.

1 9. A method for automatically authorizing a remote  
2 point of purchase action with a credit or debit card at  
3 facilities which permit such actions, said method  
4 comprising the steps of:

5 storing selections made by an authorized user during  
6 the previous n transactions with the credit or debit card  
7 at the facilities and generating a user profile in  
8 response thereto;

9 prompting a current user with options during a  
10 current transaction with the credit or debit card at one  
11 of the facilities;

12 comparing options selected by the current user with  
13 the user profile;

14 requiring the current user to answer a security-  
15 related question if the options selected by the current  
16 user are inconsistent with the user profile; and then

17 permitting the current transaction only if the  
18 current user correctly answers said security-related  
19 question.

1 10. The method of claim 9 wherein the step of storing  
2 selections comprises storing selections made by the  
3 authorized user while using a plurality of credit or  
4 debit cards at various ones of the facilities, wherein  
5 each of the credit or debit cards has a different account  
6 number.

1 11. The method of claim 9 wherein the step of requiring  
2 the current user to answer a security-related question  
3 requires the current user's current selections to be  
4 substantially inconsistent with the user profile.

1 12. The method of claim 9 wherein the step of requiring  
2 the current user to answer a security-related question is  
3 predicated on the current user's current selections being  
4 identical to the user profile.

1 13. The method of claim 9 wherein the step of requiring  
2 the current user to answer a security-related question  
3 entails requiring the current user to answer a plurality  
4 of security-related questions, and wherein the step of  
5 permitting the current transaction requires the current  
6 user to answer each of the security-related questions  
7 correctly.

1 14. A system for automatically authorizing a remote  
2 point of purchase action at a facility which permits such  
3 actions, comprising:

4 a memory for storing previous selections made by an  
5 authorized user;

6 a user terminal adapted to prompt a user with  
7 options during a transaction at the facility;

8 processor means for comparing options selected by  
9 the user at the user terminal during a current  
10 transaction with the previous selections stored in the  
11 memory;

12 control means for requiring the user to answer a  
13 security-related question when the options selected by  
14 the user at the user terminal during the current  
15 transaction are inconsistent with the previous selections  
16 stored in the memory, and for thereafter permitting the  
17 current transaction only when the user correctly answers  
18 said security-related question.

1 15. The system of claim 14 wherein the memory generates  
2 a user profile of selections made by the user during the  
3 last *n* transactions.

1 16. The system of claim 14 wherein the user terminal is  
2 a device for reading a credit or debit card.

1 17. The system of claim 14 wherein the control means  
2 requires the user to correctly answer a plurality of  
3 security-related questions.

1 18. A computer program product, residing on a computer  
2 usable medium and having computer usable program means  
3 embodied therein, said computer usable program means  
4 comprising:

5 means for storing selections made by an authorized  
6 user during a previous transaction;

7 means for prompting a user with options during a  
8 current transaction at the facility;

9 means for comparing options selected by the user  
10 with prestored selections;

11 means for requiring the user to answer a security-  
12 related question if the options selected by the user are  
13 inconsistent with the prestored selections; and

14 means for permitting the current transaction only if  
15 the user correctly answers said security-related  
16 question.

1 19. The computer program product of claim 18 wherein the  
2 means for storing selections generates a user profile of  
3 selections made by the user during the last  $n$   
4 transactions.

1 20. The computer program product of claim 18 wherein the  
2 means for storing selections stores selections made by  
3 the user at a plurality of facilities.

1 21. The computer program product of claim 18 wherein the  
2 means for storing selections stores selections made by  
3 the user while using a credit or debit card.

1 22. The computer program product of claim 18 wherein the  
2 means for storing selections stores selections made by  
3 the user while using a plurality of credit or debit  
4 cards, wherein each of the credit or debit cards has a  
5 different account number.

1 23. The computer program product of claim 18 wherein the  
2 means for requiring the user to answer a security-related  
3 question is predicated on the user's current selections  
4 being substantially inconsistent with the prestored  
5 selections.

1 24. The computer program product of claim 18 wherein the  
2 means for requiring the user to answer a security-related  
3 question is predicated on the user's current selections  
4 being identical to the prestored selections.

1 25. The computer program product of claim 18 wherein the  
2 means for requiring the user to answer a security-related  
3 question entails requiring the user to answer a plurality  
4 of security-related questions, and wherein the means for  
5 permitting the current transaction requires the user to  
6 answer each of the security-related questions correctly.